CHAPTER-4

History of the Selected Primary Agricultural Co-operative Societies – Socio-economic Condition of the Villages Covered by the PACS Pattern of the Composition of Members – different activities

4.1.

BLOCK-I

4.1.1 DHATRIGRAM NIRALGACHI S.K.U.S. LTD

It is a primary agricultural credit society situated at Kalna subdivision, Block-I under Burdwan District. Its registration no. is 2495 dated 09.03.1959. Its main objective is to provide agricultural help both financial and infrastructural facilities to the local farmers. To achieve these objectives the society provides credit facilities for the production of paddy and potato. Distribution of fertilizer, pesticide is also another service rendered by the society. To develop saving habit among the members the society too engages itself in banking services.

The area of operation of the society is confined to seven villages namely Dhatrigram, Gramkalna, Bhabanipur, Kalinagar, Niralgachi, Maltipur and Bandhagachi with a population of thirty thousand approximately.

The paid up share capital of the society concerned was consisted of Rs 87593 in the year 1987-88 (starting year of the review period) of which “A” class share held by members Rs 522,593 & “B” class share held by the Government Rs 35,000.
In the year 1987-88 the society had Reserve Fund and Bad Debt Fund to the extent of Rs 839 and Rs 263, respectively. The society made a progress in respect of membership as well as share capital over the years.

The growth of membership and paid up share capital for the periods are shown below:

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</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>543</td>
<td>553</td>
<td>574</td>
<td>585</td>
<td>598</td>
<td>617</td>
<td>647</td>
<td>688</td>
</tr>
<tr>
<td>Paid up Share Capital (Rs)</td>
<td>87593</td>
<td>89829</td>
<td>95422</td>
<td>104282</td>
<td>113220</td>
<td>151569</td>
<td>179482</td>
<td>184050</td>
</tr>
</tbody>
</table>

Membership stood at 543 in 1987-88 and rose to 688 in 1994-95. Out of the total members 29 respondents to the questionnaire and found of them 11 are completely illiterate, 3 newly literate, 10 up to class-X standard, 4 matriculates/SF and one graduate.

From caste point of view (Table-2) 10 are SCs, 12 Backward Classes and 7 from other castes.

From lands holding point of view 10 are marginal farmers, 11 small farmers, 53 landless farmers and 4 large farmers.

The above demographic pattern with economic as swell as educational status reveal the condition in which the primary agricultural society moves on.
4.1.2 SALGHARA CHANDPUR KESHABPUR S.K.U.S. LTD

Salghara chandpur Keshabpur S.K.U.S. Ltd is a primary credit society situated at vill: Salghara, P.O. Bagnapara, Dist. Burdwan. This society is under Kalna subdivision, Block-I. Its registration No. is 2553 dt. 9.3.1960. Its main objective is to provide agricultural help both financial and infrastructural facilities to the local farmers. To achieve this goal the society caters credit facilities for the production of paddy, both Boro and aman. Distribution of fertilizer, pesticide is also another service rendered by the society.

The area of operation of the society is confined to six villages. The names of the villages are Salghara, Cchandpur, Kashpur, Majida, Keshabpur and Faringgaachi. Total population of these villages is more than twenty five thousand. Eighty five per cent of the population belong general caste. Literacy rate is ninety to ninety five per cent.

The paid up share capital of the society concerned was consisted of Rs 67,057 in the year 1987-88 (in the starting year of the review period) of which “A” class share held by the members Rs 37,057 and “B” class share held by the Government Rs 30,000).

In the year 1987-88 the society had Reserve Fund and Bad Debt fund to the extent of Rs 21,430 and Rs 5,823, respectively.

The society made a progress in respect of membership as well as share capital over the years.
The growth of membership and paid up share capital for the period are shown below:

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>401</td>
<td>412</td>
<td>419</td>
<td>434</td>
<td>551</td>
<td>560</td>
<td>n/a</td>
<td>590</td>
</tr>
<tr>
<td>Paid up</td>
<td>67057</td>
<td>69371</td>
<td>127099</td>
<td>134049</td>
<td>143574</td>
<td>165270</td>
<td>n/a</td>
<td>194505</td>
</tr>
<tr>
<td>Share Capital (Rs)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Membership stood at 401 in 1987-88 and gone up to 590 in 1994-95. Out of the total members, 33 responded to the questionnaire and of them twelve were founded completely illiterate, twelve up to class-X standard six matriculates and two graduates.

As per Table No. 2 from caste point of view 13 are Scheduled Castes, 11 Backward Classes and 9 other castes.

From land holding point of view sixteen are marginal farmers, ten small farmers, three landless farmers and four large farmers.

The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural credit societies move on.
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4.1.3 ATGHORIA SURJAPUR S.K.U.S. LTD

Atghoria Surajapur S.K.U.S. Ltd is a primary agricultural credit society situated at vill. & P.O. Atghoria, Dist. Burdwan. It is under Kalna subdivision Block. I. Its registration No. is 429 dated 25.04.1917.

The main objective of the society is to provide agricultural help both financial and infrastructural facilities to the local farmers. To achieve this goal the society promotes credit facilities for the production of paddy and potato, distribution of food grains, fertilizers, and other services is made by the society among the members. It also tries to develop saving habit of the members. The area is dominated by small farmers. Hence most of the activities of the society is directed to sub-serve the needs and requirements of the said farmers.

Area of operation:

The area of operation of the society is limited to three villages. These villages are Atghoria, Surjapur and Bridhapara. The total population of these villages is about ten thousand. All of them are general caste with the exception of two families who belongs to Mohammedans. Literacy rate is not so poor, but most of the members of the society is marginal farmers.

The paid up share capital of the society concerned in the starting year of the review period i.e. in the year 1987-88 was Rs 97,683 of which “A” class share held by the members Rs 47,683 and “B” class share held by Government Rs 50,000.
In the year 1987-88 the society had Reserve Fund and Bad Debt Fund to the extent of Rs 4,105 and Rs 1,010, respectively.

The society made a progress in respect of membership as well as share capital over the years.

The growth of membership and paid up share capital for the periods are shown below:

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>516</td>
<td>519</td>
<td>523</td>
<td>529</td>
<td>550</td>
<td>558</td>
<td>576</td>
<td>613</td>
</tr>
<tr>
<td>Membership Paid up Share Capital(Rs)</td>
<td>97683</td>
<td>99021</td>
<td>101698</td>
<td>105663</td>
<td>111683</td>
<td>119422</td>
<td>141950</td>
<td>145716</td>
</tr>
</tbody>
</table>

In the year 1987-88 when membership stood at 516 then in the year 1994-95 it increased to 613. Out of the total members 20 respondents on field verification it was found that three are completely illiterate, three newly literate, eleven up to class-X standard and three matriculates. Table-I indicates the same. If we see the Caste Code (Table-2) we find that seven are Scheduled Castes, eight are backward classes and five of them from other castes.

From landholding point of view twelve are marginal farmers, three small farmers, one landless farmer and four big farmers.

The above demographic pattern with economic as well as educational status reveals the condition in which the PACS moves on.
It is a primary agricultural credit society situated at Kalna subdivision in Burdwan district. It is registered under West Bengal State Co-operative societies Act and Rules, being registration no. 25 dated 06.05.1964. The address of the society is Vill. & P.O. Khalishpur, Dist. Burdwan.

The main objective of the society is to provide agricultural help both financial and infrastructural facilities to the local farmers. To achieve these objectives the society caters credit facilities for the production of agricultural commodities and in this connection it distributes fertilizers, pesticides, seeds etc. to the members of the society. To develop saving habit among the members the society too engages itself in banking business.

The area of operation of the society is confined to five villages namely Harsuna, Aysapara, Khalishpur, Uttara and Rasulpur. The total population of these five villages is about five thousand. Forty per cent of them are Hindu and remaining sixty per cent is Muslim. Literacy rate under Muslim families is very poor though the rate of literacy is medium among the Hindu families.

The paid up share capital of the society concerned in the starting year of the review period i.e. in the year 1987-88 was Rs 1,14,090 of which “A” class share held by the members is Rs 64,090 and “B” class share held by government is Rs 50,000.
The society made a progress in respect of membership as well as share capital over the years.

The growth of membership and paid up share capital for the period is shown below:

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>678</td>
<td>681</td>
<td>715</td>
<td>726</td>
<td>745</td>
<td>772</td>
<td>n/a</td>
<td>798</td>
</tr>
<tr>
<td>Paid up Share Capital (Rs)</td>
<td>114090</td>
<td>114700</td>
<td>121608</td>
<td>129035</td>
<td>138906</td>
<td>155093</td>
<td>n/a</td>
<td>190871</td>
</tr>
</tbody>
</table>

In the year 1987-88 while the membership stood at 678 then in the year 1994-95 it increased to 798. At the time of interview out of total members 29 respondents it was found that ten are completely illiterate, one newly literate, thirteen up to class-X standard, and five matriculate. Table-I shows the same.

From caste point of view (Table-2) it is revealed that nine are Scheduled Castes, ten backward classes and ten other castes.

From land holding point of view eighteen are marginal farmers, six small farmers, four landless farmers and one large farmer.

The above economic as well as educational status shows the condition in which primary agricultural credit society moves on.
Simlon S.K.U.S. is a primary agricultural credit society situated at Kalna subdivision, Block-I under Burdwan district. Its registration no. is 618 dated 15.4.1920. Its main objective is to cater agricultural help both financial and infrastructural facilities to the local farmers. To achieve these objectives the society provides credit facilities for the production of paddy both Aman and Boro. Distribution of fertilizers, pesticides is also another service rendered by the society. To develop saving habit among the members the society engages itself in banking services.

The area of operation of the society is confined to one village, i.e. Simlon. The total population of this village is about ten thousand. Ninety per cent of the total population is general caste and rate of literacy is ninety per cent also. Most of the members of the society are marginal farmers.

The paid up share capital of the society concerned was consisted of Rs 1,02,742 in the year 1987-88 (starting year of the review period) of which “A” class share held by members is Rs 55,742 and “B” class share held by the government is Rs 47,000.

In the year 1987-88 the society had made a Reserve Fund of Rs 13,270 and Bad Debt Fund of Rs 8,904.

The society made a progress in respect of membership as well as share capital over the years.
The growth of membership and paid up share capital for the periods are shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>400</td>
<td>410</td>
<td>425</td>
<td>442</td>
<td>458</td>
<td>513</td>
<td>532</td>
<td>N/A</td>
</tr>
<tr>
<td>Paid up share Capital (Rs)</td>
<td>102742</td>
<td>104002</td>
<td>106900</td>
<td>112915</td>
<td>220288</td>
<td>146806</td>
<td>158131</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Membership stood at 400 in 1987-88 and rose to 532 in 1993-94. Out of the total members 45 respondents to the questionnaire it was found that fifteen of them were completely illiterate, five newly literate, sixteen up to class-X standard and three matriculate (Table-I).

From caste point of view (Table-2) eighteen are Scheduled Castes, twenty backward classes and seven from other castes.

From land holding point of view twenty six are marginal farmers, twelve small farmers, five landless farmers and two large farmers.

The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural credit society carries on.

4.1.6 NISCHINTAPUR S.K.U.S. LTD

Nishintapur Samaabay Krishi Unnayan Samity Ltd is a primary agricultural credit society at Kalna subdivision, Block-I under Burdwan district. This society
was organized and registered in the year 1961 with registration no. 17 dated 28.3.1961.

The registered office of the society is Vill: Madanhansa, P.O. Bagnapara, Dist. Burdwan.

The area of operation of the society is confined to five villages. The names of these villages are Nischintapur, Madanhassa, Dearra, Kandarpabali and Seeara. Total population of these villages is near about five thousand. Most of them are general caste. 25% to 30% is Muslim, but the literacy rate is very good, though most of the villagers are farmers, of which 60% are marginal farmers and the rest are of small group.

Hence the objective of the society is to promote social economic uplift through "samabay".

The society gives credit facilities to the society members in cash or kind such as seeds pesticides and fertilizers.

The society also diversified their business on non-controlled cloth, controlled cloth, consumable goods as the members can get the said commodities at a moderate price.

Only for its members the society provides mini-tractor and thrasher service. For irrigation facilities it supplies water to the cultivated land through mini-deep tube well and in exchange it collects water tax from the members.
The society made a progress in respect of membership as well as share capital over the years.

The growth of membership and paid up share capital for the period are shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>532</td>
<td>553</td>
<td>576</td>
<td>580</td>
<td>597</td>
<td>611</td>
<td>625</td>
<td>638</td>
</tr>
<tr>
<td>Paid up share Capital (Rs)</td>
<td>99399</td>
<td>103001</td>
<td>111611</td>
<td>117858</td>
<td>126009</td>
<td>141128</td>
<td>154952</td>
<td>156052</td>
</tr>
</tbody>
</table>

In the year 1987-88 (starting year of the review period) the society had Reserve Fund and Bad Debt Fund to the extent of Rs 11,016 and Rs 4,315, respectively.

From Table-I in the year 1987-88 while membership stood at 532 then in 1994-95 it rose to 638. Out of the total members 21 respondents to the questionnaire and found of them five are completely illiterate, six newly literate, seven up to class-X standard, and three matriculate.

From caste point of view (Table-2) eight are Scheduled Castes, nine backward classes and four from other castes.

From land holding point of view thirteen are marginal farmers, four small farmers, three landless farmers and also three large farmers.
The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural credit society moves on.

4.1.7 BAGNAPARA S.K.U.S. LTD

Bagnapara S.K.U.S. Ltd is a primary agricultural credit society, situated at Kalna subdivision, Block-I under Burdwan district. Its registration no. is 4KT dated 25.9.1969. Its main objective is to provide agricultural facilities to the local farmers. To achieve these objectives the society caters credit facilities for the production of paddy (Boro & Aman) and potato. Distribution of fertilizer, pesticide is also another service rendered by the society. To develop saving habit among the members the society too engages itself in banking services. To mitigate the financial crisis the society also gives loan to its members by mortgaging utensils. The members who held more than three acors of land the society supply them power tillers in easy installments.

The area of operation of the society is confined to fifteen villages. The names of these villages are (i) Bagnapara (ii) Radhanagar (iii) Deulpur (iv) Kaya (v) Naduk (vi) Sealdanga (vii) Kaikhali (viii) Serampore (ix) Alagarah (x) Basatpur (xi) Mokamtala (xii) Bizara (xiii) Rustampur (xiv) Pathaigachi & (xv) Jangalpara with a population of more than fifteen thousand. The literacy rate in these areas are up to Class-X 50%, above Class-X 30% and graduate 10%. Most of the members are marginal farmers.
The paid up share capital of the society concerned in the year 1988-89 was Rs 1,08,023 consisted of Rs 6,40,230 “A” class shares held by the members and Rs 44,000 “B” class shares held by the government.

In the year 1987-88 the society had Reserve Fund and Bad Debt Fund to the extent of Rs 1,045 and Rs 7,588, respectively.

The society made a progress in respect of the membership as well as share capital over the year.

The growth of membership and paid up share capital for the period is shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>N/A</td>
<td>648</td>
<td>682</td>
<td>673</td>
<td>694</td>
<td>722</td>
<td>757</td>
<td>854</td>
</tr>
<tr>
<td>Paid up share capital (Rs)</td>
<td>N/A</td>
<td>108023</td>
<td>119058</td>
<td>141191</td>
<td>184379</td>
<td>222162</td>
<td>254102</td>
<td>297734</td>
</tr>
</tbody>
</table>

Membership stood at 648 in the year 1988-89 and rose to 854 in 1994-95. Out of the total members 23 respondents to the questionnaire and it was found five of them are completely illiterate, five also nearly literate, ten up to class-X standard, two matriculates and one graduate. Table-I reflects the same.

From caste point of view (Table-2) it reveals that nine are Scheduled Caste, eight backward classes and nine from other castes.
From landholding point of view twelve are marginal farmers, three are small farmers, one landless farmer and four large farmers.

The said demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural society moves on.

4.2 **BLOCK-II**

4.2.1 **SATGACHIA SAMABAY SEBA UNNAYANANSAMITY LTD**

Satgachia S.S.U.S. Ltd is a primary seba samiti. It is not a big samabaya society. The membership comprising educated middle class 10%. Farmers 20% and others day labours. The society was registered on a limited liability basis. Its address is Vill: Satgachia, P.O. Purba Satgachia, under Kalna Block-II in Burdwan district. The year of registration is 1921 and registration no. is 226.

The object of the society is to improve of the economic conditions of the farmers and society members.

The society started its business only with Rs 905 taking from 34 members. The society is about 10 km far from Kanla subdivision.

The society has a good managing committee which is trying its best for its survival and growth. The society gives credit facilities to the members and sells fertilizers only. The society is now trying to develop saving habits among the members.
Area of operation:

The area of operation of the society is confined to five villages namely Satgachia, Bondebbaj, Satpathi Barasat and Medgachi-Paikpara.

Membership and Capital:

The paid up share capital of the society in the year 1987-88 was Rs 70,515. During the year it was able to create Reserve Fund Rs 6124, Bad Debt Fund Rs 2,199, and Building Fund Rs 7,053. The society made a progress in the membership and share capital over the years. The progress of the society in the field of membership and share capital during the years from 1987-88 to 1994-95 are given below:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>1540</td>
<td>1587</td>
<td>1590</td>
<td>1756</td>
<td>1758</td>
<td>1761</td>
<td>1762</td>
<td>1763</td>
</tr>
<tr>
<td>Share Capital (Rs)</td>
<td>70515</td>
<td>79990</td>
<td>83895</td>
<td>85895</td>
<td>86655</td>
<td>87270</td>
<td>87650</td>
<td>108790</td>
</tr>
</tbody>
</table>

Membership stood at 1540 in 1987-88 and rose to 1763 in 1994-95. Out of the total members 26 respondents to the questionnaire it was found that one of them is illiterate completely, one newly literate, fourteen up to class-X standard, ten matriculates or School final standard (Table no.-3).

From caste point of view (Table-4) eleven are Scheduled Caste, eight backward class and seven from other castes.
From category code i.e. landholding point of view fifteen are marginal farmers, four small farmers, four landless farmers and three large farmers.

The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural credit society carries on.

4.2.2 Bhabanandapur S.K.U.S. LTD

Bhabanandapur S.K.S.S Ltd is a Primary Agricultural Credit society. It was registered in the year 1928. The registration No. and date are 159 and 18.5.1928, respectively. The registered office of the society is at Vill: Bhabanandapur, P.O. Goda-Ananda., Dist. Burdwan. It is under Kalna subdivision, Block-II.

The area of operation and membership of the society is confined to Bhabanandapur Kharsdanga, Jhakarpara, Arbelia-Kanchannagar, Baninathpur, Goda, Gobindabati, Jharubati and Dwariaton.

The object of the society is to improve the economic condition of the members. Ninety per cent of the society members is farmer. The society provides credit facilities in cash for agricultural production mainly for paddy and potato. Though the society provides credit facilities for agricultural production yet it engages itself to sale fertilizers, pesticides, seeds etc. to the members and non-members also. For irrigation facilities it supplies water to the cultivated land through their mini-deep tube-well.

The paid up share capital of the society in the year 1988-89 was Rs 59,986 including Government share ("B" class) of Rs 22,000. During the year it was able
to create Reserve Fund of Rs 9,343, Bad Debt fund of Rs 5,168 and Special Fund of Rs 1,735. The society made a progress in the membership and share capital over the years. The progress of the society in the field of membership and share capital is as under:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>N/A</td>
<td>326</td>
<td>38</td>
<td>401</td>
<td>427</td>
<td>417</td>
<td>434</td>
<td>450</td>
</tr>
<tr>
<td>Share capital</td>
<td>N/A</td>
<td>59986</td>
<td>64094</td>
<td>69034</td>
<td>79094</td>
<td>84864</td>
<td>89134</td>
<td>90434</td>
</tr>
</tbody>
</table>

In the year 1988-89 when membership stood at 326 then in the year 1994-95 it increased to 450. Out of the total members 29 respondents on field verification it was found that six are completely illiterate, one nearly literate, seventeen up to class-X standard and five matriculates. Table-3 indicates the above.

If we see the caste code (Table-4) we find that ten are Scheduled Castes, thirteen backward classes and six of them from other castes.

From landholding point of view seventeen are marginal farmers, six small farmers, three landless farmers and three big farmers.

The said demographic pattern with economic as well as educational status reveals the condition in which the PACS moves on.

4.2.3 SARBAMANGALA S.K.U.S. LTD

This is a primary agricultural multipurpose co-operative society situated at Kalna subdivision in Burdwan district. It is registered bearing registration No. 40
K.T. dated 27.3.1919. The main objective of the society is to provide agricultural help to the local farmers. To achieve this objective the society provides credit facilities for the production mainly for paddy and potato. It also tries to develop saving habit among the members of the society. The area is dominated by small farmers. Hence most of the activities of the society is directed to subserve the needs and requirements of the said farmers.

Area of operation:

The area of operation of the society is confined to three villages, namely, Jewdhara, Kelenai and Sarbamangala with a population of about five thousand. The entire area is served by one office of the society from Sarbamangala.

Membership and capital:

The paid up share capital of the society in the year 1987-88 was to the tune of Rs 84,342 of which government share ("B" class) was Rs 38,000. During the year, it was able to create Reserve Fund and Bad Debt Fund to the extent of Rs 9,708 and Rs 2,315, respectively. The society made a progress in the membership and share capital over the years. The benefits reaped by the farmer-members attracted other farmers of the area to join the society. The progress of the society in the field of membership and share capital during the years from 1987-88 to 1994-95 are stated below:
In the year 1987-88 while the membership stood at 646 then in the year 1994-95 it increased to 652. From 28 respondents out the total members at the time of interview it was found that six are completely illiterate, two newly literate, sixteen up to class-X standard and four matriculates. Table-3 shows the same.

From landholding point of view sixteen are marginal farmers, seven small farmers, two landless farmers and three large farmers. The said economic as well as educational status shows the condition in which the primary agricultural society moves on.

4.2.4 CHAGRAM NORAH S.K.U.S. LTD

Chagram Norah S.K.U.S. Ltd is a primary agricultural credit society which was organized and registered in the year 1980 with registration No. 2613 dated 26.3.1980. The registered office of the society is at Vill: & P.O.: Chagram, Dist. Burdwan, under Kalna subdivision, Block-II. The area of operation and membership of the society is confined to Chagram Norah, Goaarah Bhara, Barumpura, Thakurbene & Kutuppur with a population of near about ten thousand.
The object of the society is to promote social economic uplift through Samabay Krishi Unanyan. They give credit facilities to the members for agriculture on Aman Rs 4,500 on potato, Rs 15,000 per acre and Rs 6,500 per acre. Though the society provide credit facilities for agricultural production yet they diversified their business on non-controlled cloth, controlled cloth, consumer goods, fertilizers, pesticides, seed packets, potato etc. Most of the activities of the society is directed to mitigate the needs and requirements of the society members. For the members it provides mini tractor, and thrasher services. For irrigation facilities it supplies water to the cultivated land through mini deep tube-well. In the year 1987-88 they earned a net profit of Rs 14,944 after meeting all expenses from the said mini deep A/C.

Membership and capital:

The paid up share capital of the society in the year 1987-88 was to the tune of Rs 1,31,318 of which government i.e. “B” class share is Rs 50,000, In this year it was able to create a Reserve Fund of Rs 3,810, Bad Debt Fund Rs 5,715 and Inventory Loss Fund of Rs 3,810. It has increased its share capital and membership year after year. The progress of membership and share capital are shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Membership</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-95</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>783</td>
<td>832</td>
<td>839</td>
<td>857</td>
<td>867</td>
<td>866</td>
<td>870</td>
<td>847</td>
</tr>
<tr>
<td>Paid up Capital (Rs)</td>
<td>131318</td>
<td>136156</td>
<td>137123</td>
<td>157758</td>
<td>163972</td>
<td>163942</td>
<td>164002</td>
<td>168852</td>
<td></td>
</tr>
</tbody>
</table>
Membership stood at 783 in 1987-88 and rose to 847 in 1994-95. Out of the total members 50 respondents to the questionnaire it was found that twenty three of them are completely illiterate, two newly literate, sixteen up to class-X standard, eight matriculates and one graduate (Table No. 3).

From caste point of view (Table-4) sixteen are Scheduled Castes, twenty one backward classes and thirteen from other castes.

From landholding point of view twenty nine are marginal farmers, eleven small farmers, five landless farmers and five large farmers.

The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural society moves on.

4.2.5 HANSPUKUR S.K.U.S. LTD

Hanspukur S.K.U.S. Ltd is a primary agricultural credit society situated at Vill: Hanspukur, P.O.: Kalna, Dist. Burdwan, Block-II. It is registered under West Bengal Co-operative Society Act and Rules bearing registration No. 12 dated 19.2.1919. The main objective of the society is to help the farmers to cultivate their lands in proper way. To achieve this objective the society provides credit facilities for the production of paddy as well as potato. Distribution of paddy seeds, potato seeds, fertilizers and pesticides at a concessional rate helps the society farmers.
The area of operation of the society is confined to Hanspukur village only. The population of this village is about six thousand. The village is nearer to Kalna sub-divisional town. So literacy rate of the village is more than eighty per cent.

The paid up share capital of the society in the year 1987-88 was Rs 78,762 of which government’s “B” class share is Rs 35,000. In this year the society was able to create Reserve Fund, Bad Debt Fund and special Bad Debt Fund to the extent of Rs 7,560, Rs 2,388 and Rs 40, respectively.

The society made a progress in the membership and share capital over the years 1987-88 to 1994-95.

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>781</td>
<td>788</td>
<td>792</td>
<td>795</td>
<td>799</td>
<td>800</td>
<td>800</td>
<td>801</td>
</tr>
<tr>
<td>Paid up share Capital (Rs)</td>
<td>78762</td>
<td>81587</td>
<td>85334</td>
<td>89355</td>
<td>91235</td>
<td>92370</td>
<td>100865</td>
<td>102785</td>
</tr>
</tbody>
</table>

In the year 1987-88 while membership stood at 781 then in 1994-95 it rose to 801. Out of the total members twenty four respondents to the questionnaire it was found that fifteen of them are completely illiterate, six up to class-X standard, two matriculates and one graduate (Table-3).

From caste point of view (Table-4) nine are Scheduled Castes, ten backward classes and five from other castes.

From landholding point of view fourteen are marginal farmers, five small farmers, two landless farmers and three large farmers.
The above demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural society moves on.

4.2.6 BADLA S.K.U.S. LTD

Badla Samabaya Krishi Unanyan Samiti is a primary agricultural co-operative society which was organized and registered in the year 1969 with registration No. 11 K.T. (Katwa) dated 24.2.1969. The registered office of the society is at Vill: & P.O.: Badla, Dist. Burdwan. It is under Kalna subdivision, Block-II.

The area of operation and membership of the society is confined within Badla, Simla, Kanchragorh., Sunpur and Barabaharkuli.

The object of the society is to promote the economic uplift of the farmers of the villages. For this it gives loan to its members on the production of potato and paddy both on Boro and aman. At present the society has developed saving habits among the members and non-members of the villages. Total population of the said villages is about nine thousand. Most of them are marginal farmers. The society has opened banking service to the members and non-members. It gives cash loan to the members and non-members by pledging ornaments, utensils and Post Office certificates. At present the amount of deposits by the members in the society is about sixteen lacs. Of the 857 members in the society during the year 1994-95, the number of female members is 35. They play very active role in the society.
Though the society provides credit facilities for agricultural production yet it sells fertilizers, pesticides etc. It engages itself by distributing water to the farmers and collects water-tax. Sale of water is a vital income of the society.

The paid up share capital of the society in the year 1987-88 was Rs 49,605. During the year it was able to create Reserve Fund to the extent of Rs 9,131 and Bad Debt Reserve of Rs 5,250.

The society made a progress in the membership and share capital over the years. The progress of the society in the field of membership and share capital during the years from 1987-88 to 1994-95 are as below:

<table>
<thead>
<tr>
<th>Year → 1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-94</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>430</td>
<td>435</td>
<td>435</td>
<td>458</td>
<td>532</td>
<td>646</td>
<td>646</td>
</tr>
<tr>
<td>Share Capital (Rs)</td>
<td>49605</td>
<td>61010</td>
<td>67690</td>
<td>71093</td>
<td>78303</td>
<td>91889</td>
<td>98024</td>
</tr>
</tbody>
</table>

Membership stood at 430 in 1987-88 and rose to 657 in 1994-95. Out of the total members twenty one respondents of the questionnaire it was found that nine of them are completely illiterate, one newly literate, seven up class-X standard, four matriculates. Table No. 3 exhibits the same.

From landholding point of view ten are marginal farmers, six small farmers, three landless farmers and two large farmers.
The said demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural society moves on.

4.2.7 EKCHAKA S.K.U.S. LTD

Ekchaka S.K.U.S. Ltd is a primary agricultural credit society situated at Kalna subdivision, Block-II under Burdwan district. Its registration No. is 13, dated 30.1.1929. Its main objective is to provide agricultural help—both financial and infrastructural facilities to the local farmers. To achieve these objectives the society caters credit facilities for the production of paddy and potato. Sale of fertilizers, pesticides is also another service rendered by the society. To develop saving habit among the members of the society it engages itself in banking services.

The area of operation of the society is confined to six villages namely Ekchaka, Malikelanai, Khagrakur, Begumia, Rahatpur and Serampur, with a population of six to seven thousand approximately. Seventy per cent of the total population constitutes Muslims. Literacy rate is very poor in the area.

The paid up share capital of the society in the year 1987-88 was Rs 88663 including government share. The government’s share, i.e. “B” class share was added by Rs 39,000. In the year 1987-88 the society had a Reserve Fund and Bad Debt Fund to the extent of Rs 1,947 and Rs 721, respectively.
The society made a progress in respect of the membership as well as share capital over the years, with the exception of the year 1994-95. In this year it came down from 984 to 901, than that of previous year.

Growth of membership and paid up capital over the period are shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>1987-88</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
<th>94-94</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>617</td>
<td>679</td>
<td>735</td>
<td>801</td>
<td>842</td>
<td>939</td>
<td>984</td>
<td>901</td>
</tr>
<tr>
<td>Paid up share Capital (Rs)</td>
<td>88663</td>
<td>93899</td>
<td>98449</td>
<td>102363</td>
<td>99683</td>
<td>115696</td>
<td>130106</td>
<td>132981</td>
</tr>
</tbody>
</table>

Membership stood at 617 in 1987-88 and rose to 901 in 1994-95. Of the total members twenty two respondents to the questionnaire it was found out that twelve of them are completely illiterate, one newly literate, eight up to class-X standard and one matriculate. Table no. 3 reflects the same.

From caste point of view (Table-4) seven are Scheduled Castes, nine backward classes and six from other castes.

From landholding point of view thirteen are marginal farmers, four small farmers, two landless farmers and three large farmers.

The said demographic pattern with economic as well as educational status reveals the condition in which the primary agricultural society moves on.